

## **Business Choice**

Our Business Choice product provides you with a dynamic and competitive way to trade commercial combined cases online with flexible options so your customers can pick and choose the cover they need.



## **Key features**

- Quick decision capability available via Extranet —
  in seconds we'll let you know whether to proceed
  based on the trade and postcode
- Over 2,000 acceptable trades plus a free format business description option
- Maximum turnover £5m
- Suitable for up to 3 locations
- Maximum material damage sum insured £5m
- Business interruption sum insured of £3m
- Alarm requirements defined at quotation stage
- Accidental damage as standard
- Automatic 15% uplift to buildings, contents and gross profit/gross revenue sum insured
- Automatic seasonal increase of 25%

## **Flexibility**

- Optional subsidence cover
- USA cover available for certain trades
- Work away cover up to £250,000 wageroll including heat\*

Optional cover	Maximum limits (up to)
Business interruption	£3,000,000 across all locations
Increase in cost of working	£500,000
Public and products liability	£5,000,000
Employers liability	£10,000,000
Goods in transit Own vehicles Sendings	£50,000 per vehicle £50,000 consignment limit
Money and personal assault	£10,000 safe/transit
Specified all risks	£50,000/£5,000 any one item
Terrorism	Up to sums insured
Theft by employee	£250,000
Personal accident	£50,000 capital benefit
Legal expenses	£100,000 any one claim £1,000,000 any one period of insurance or £50,000 any one claim £500,000 any one period of insurance



